

PUBLIC SUBMISSION

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Docket: EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

Document: EBSA-2010-0050-DRAFT-5759

Comment on FR Doc # 2015-08831

Submitter Information

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General Comment

I have traded covered call options in my IRA for several years. As a retired person, it is impossible to even keep up with inflation by investing in saving accounts or treasury bonds that pay minuscule interest because of the Fed Reserve policy of almost zero interest rates. Rather than having funds invested in zero growth returns, I have learned how to buy good stocks and sell covered options on them, which can reduce risk if the stock declines in value. Please do not add more regulations the use of options in retirement accounts.